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ABSTRACT

Eleven crossword puzzles, designed to give the student practice with the correct spelling and usage of those words needed to indicate his mastery of the concepts and understandings taught in business courses, are contained, with answer keys, in a teacher's packet. Any puzzle can be reproduced by ditto or by transparency for classroom use. There is one puzzle for each of the following content areas: business and our economic system; casualty insurance; the consumer and the law; consumer protection; credit; economics; Federal income taxes; investments; labor and American business; life insurance; and money and banking. (Author/AJ)

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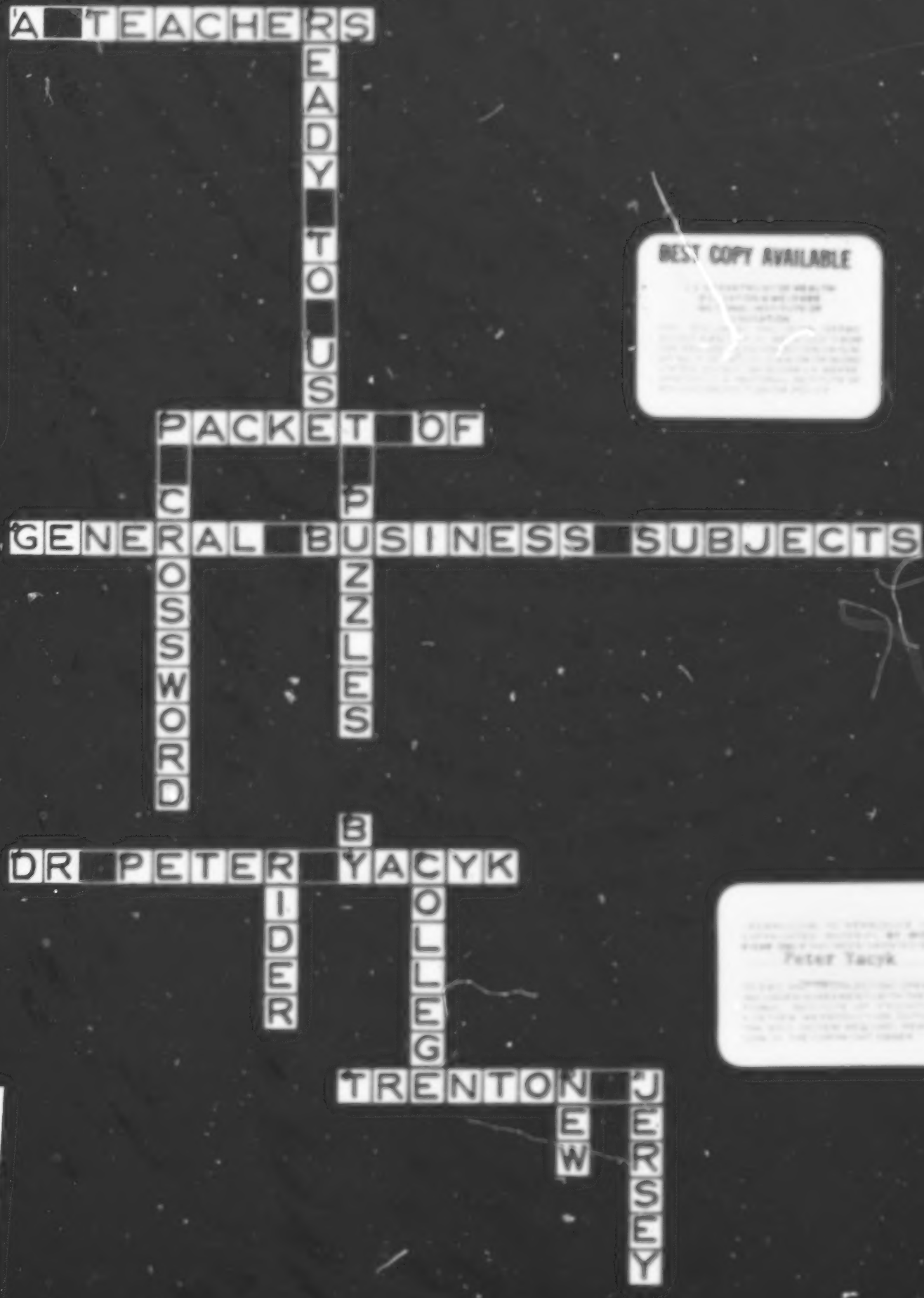

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Peter Yacyk

EDITARS

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You can use the crossword puzzle as a very effective and enjoyable teaching-by-doing device. It may be used to great advantage in subjects such as General Business, Economics, Business Law, Business Arithmetic, Consumer Education, Principles of Business Organization and Management, Bookkeeping and Home Economics. The crossword puzzle may be given periodically as a class activity or homework assignment while the teacher is covering a particular unit or it may be used as a culminating activity or unit test.

The crossword puzzle gives the student practice with the correct spelling and usage of those words needed to indicate his mastery of the concepts and understandings tested. It also allows for review without the teacher doing all the work.

The more able student might be encouraged to work on a cross-word puzzle to enrich his program whereas the less able student may be assigned a puzzle as a supplementary assignment with permission to use his text or other materials to assist him.

The puzzle can be reproduced by removing the desired pages from the packet and, with the use of IF dicto masters, Type 603 by running them through a IF copying machine. In addition, transparencies can be made in the same manner by using IF transparencies, No. 888. If a transparency machine or overhead projector are not available, the "keyed" puzzle may be shown on the opaque projector. By using these devices, it is easier for the students and teacher to see and discuss the correct answers.

"A Teacher's Ready-to-Use Packet of General Business Subjects Crossword Puzzles" by Dr. Peter Haidu, River College, Trenton, New Jersey 1972

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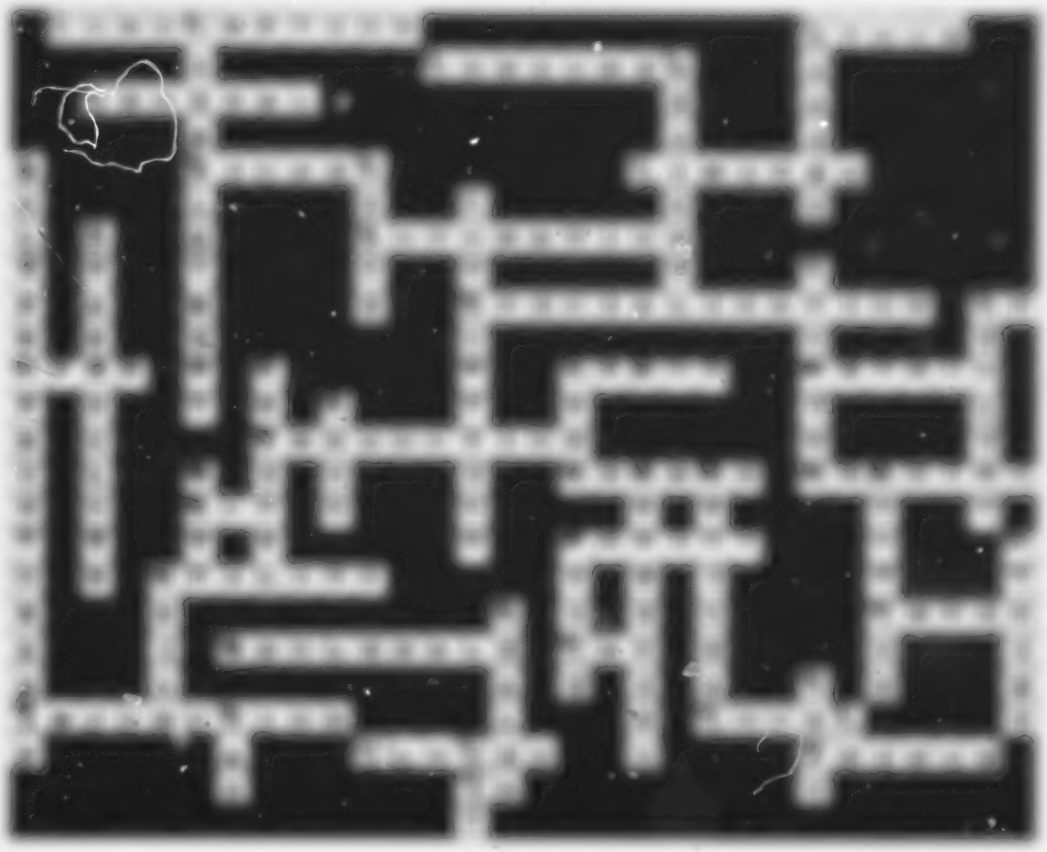
BUSINESS AND OUR ECONOMIC SYSTEM



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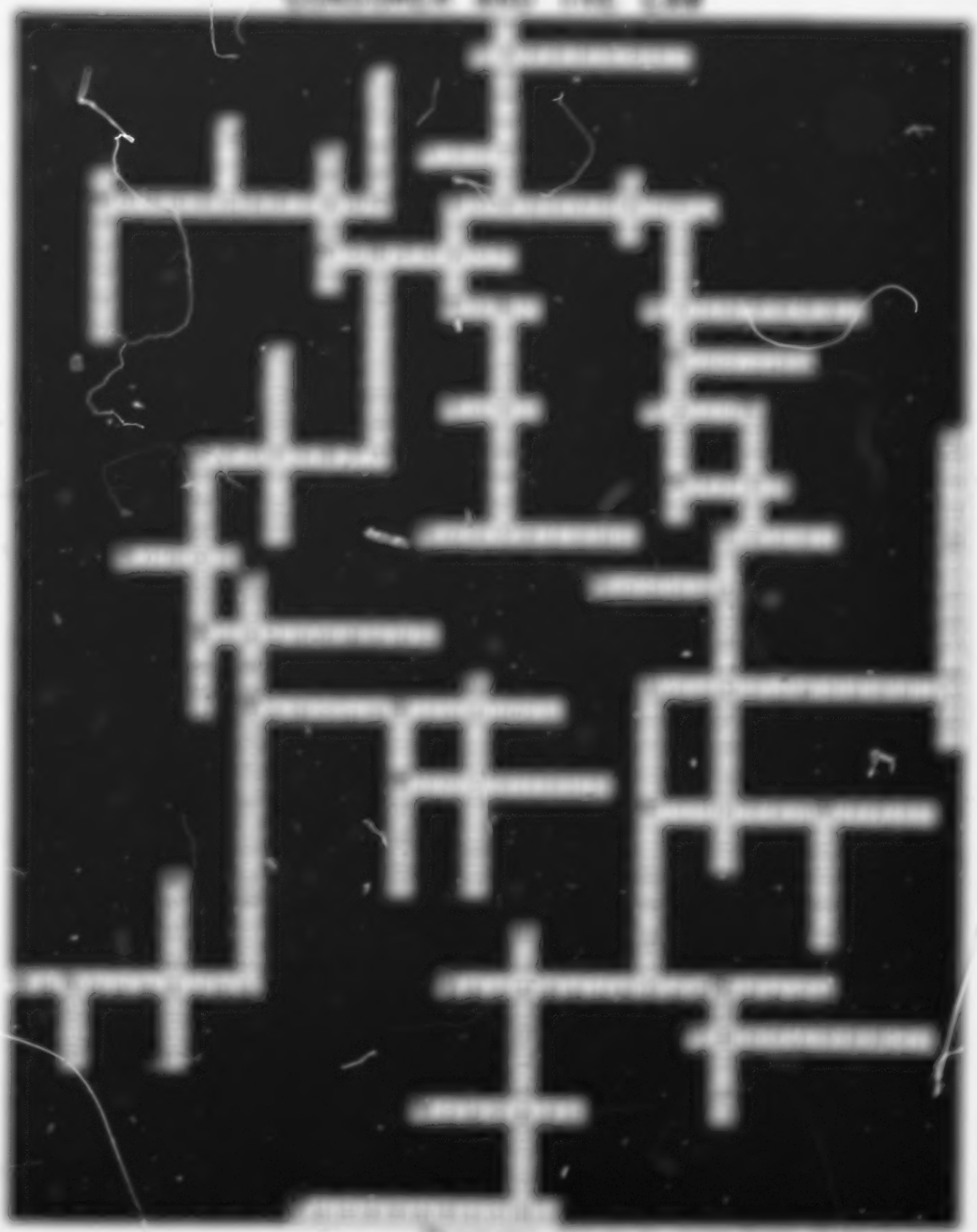

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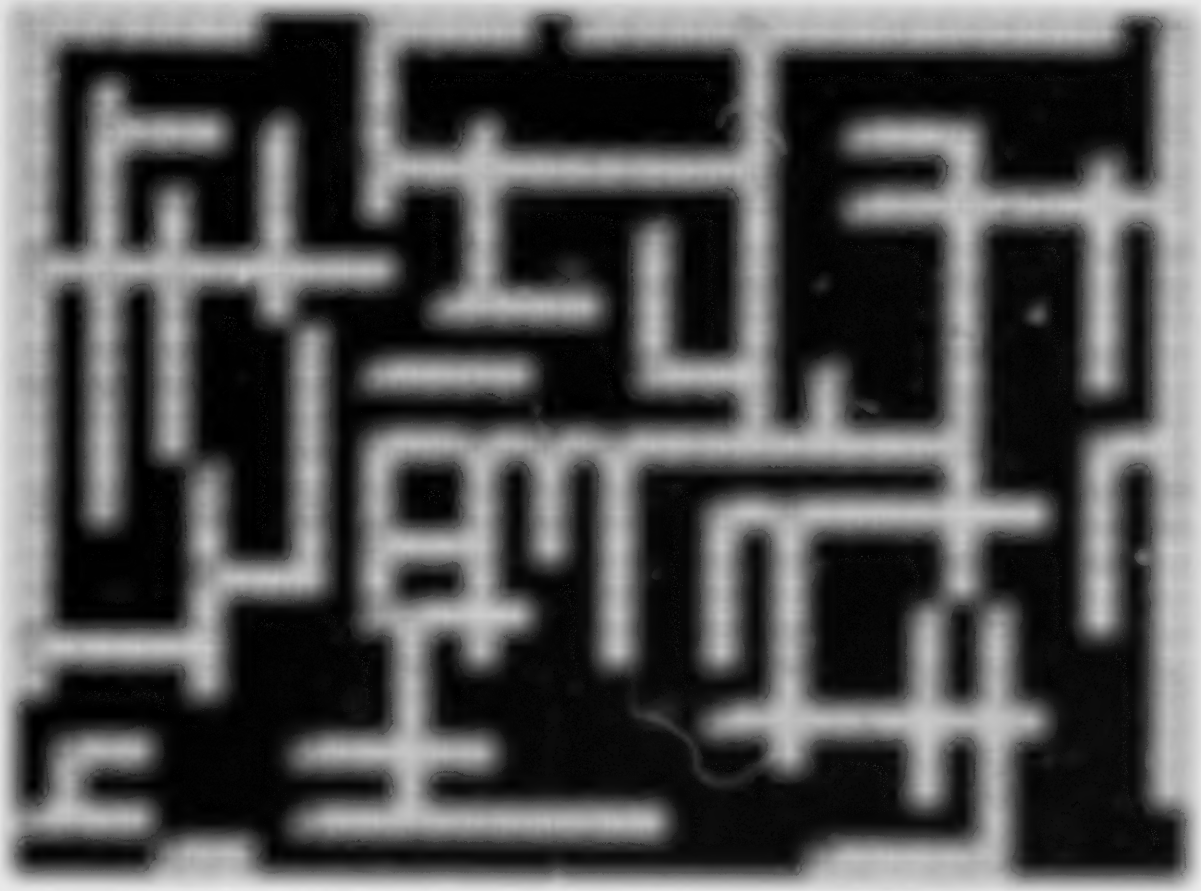

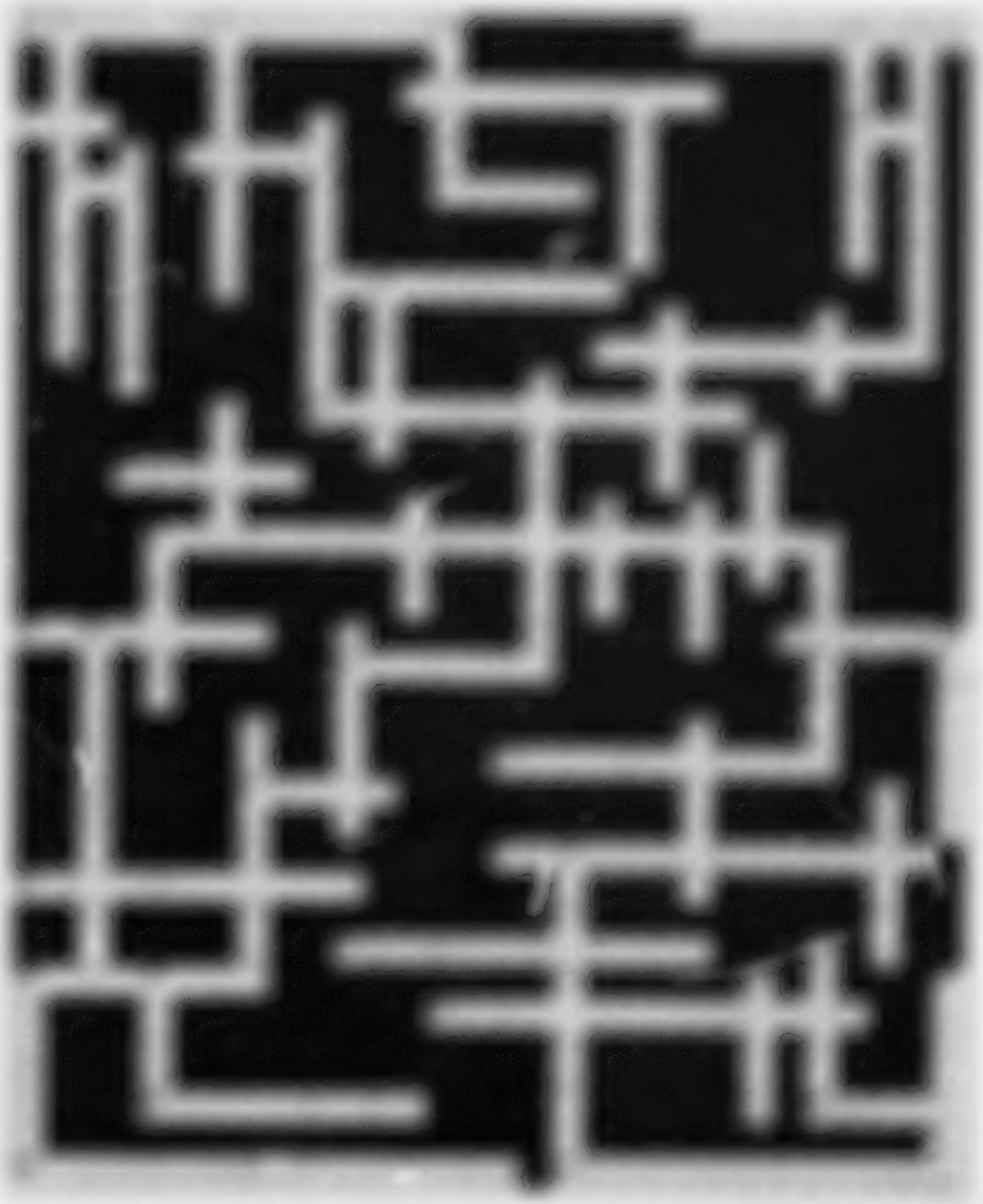

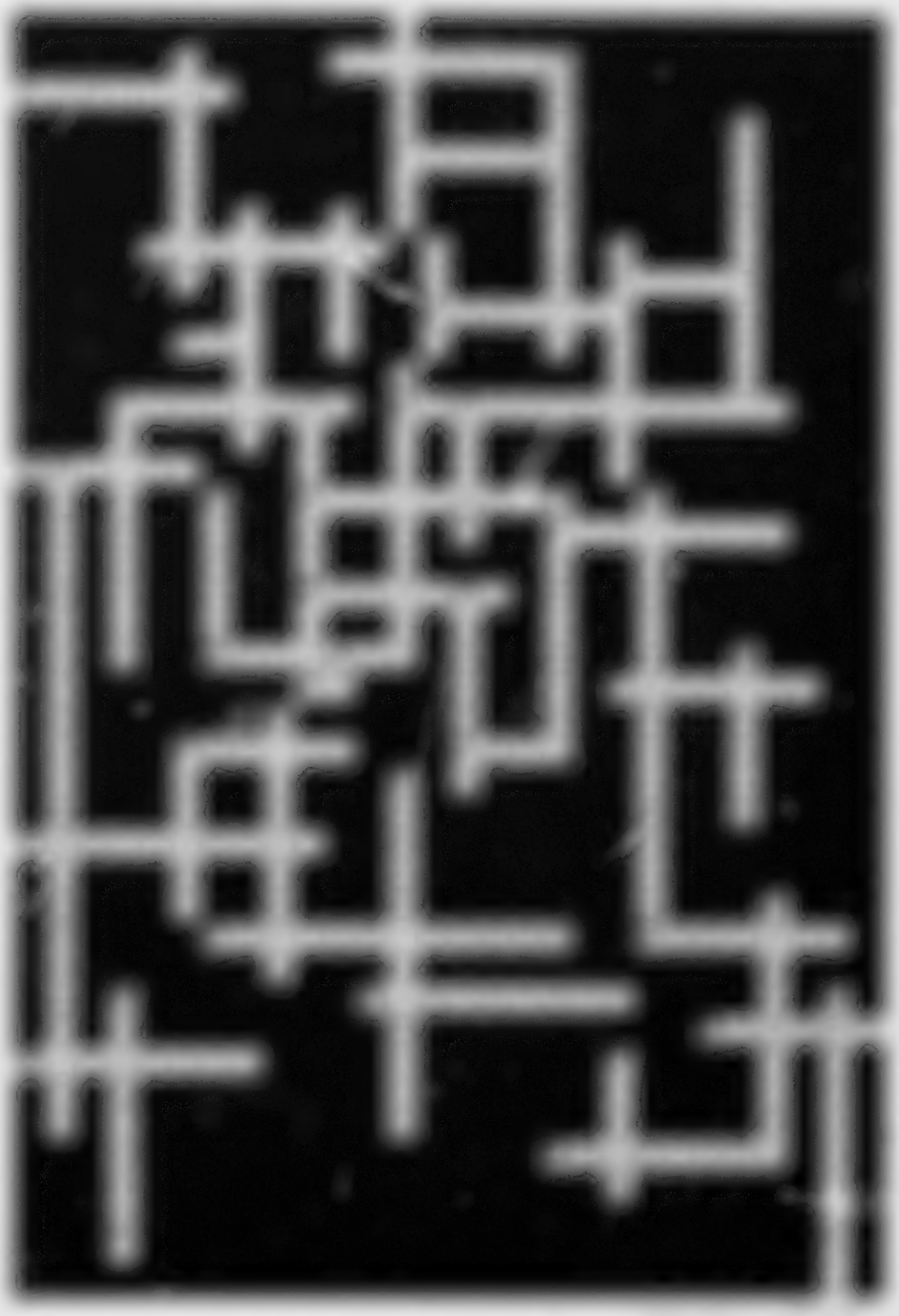

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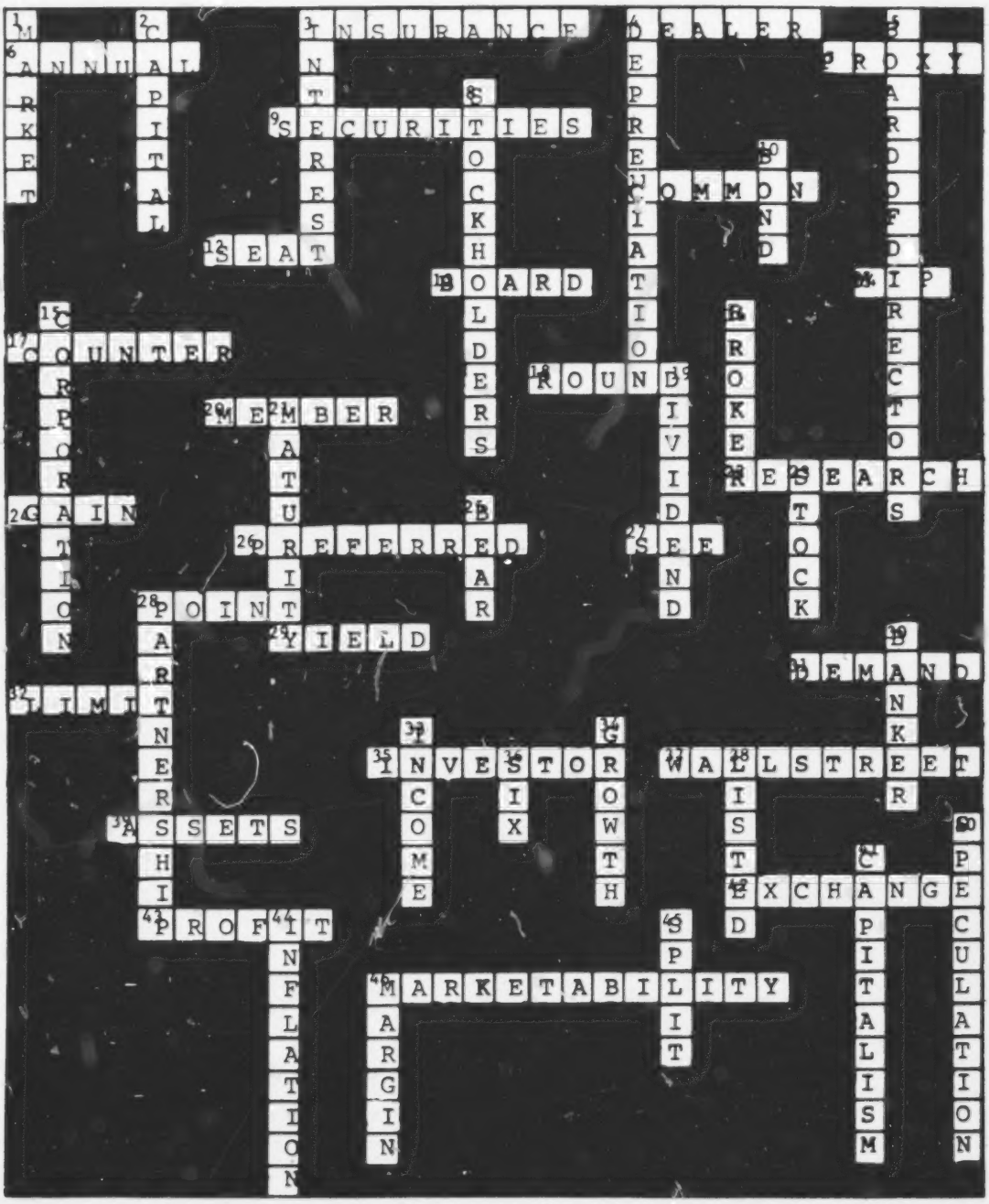
INVESTMENTS



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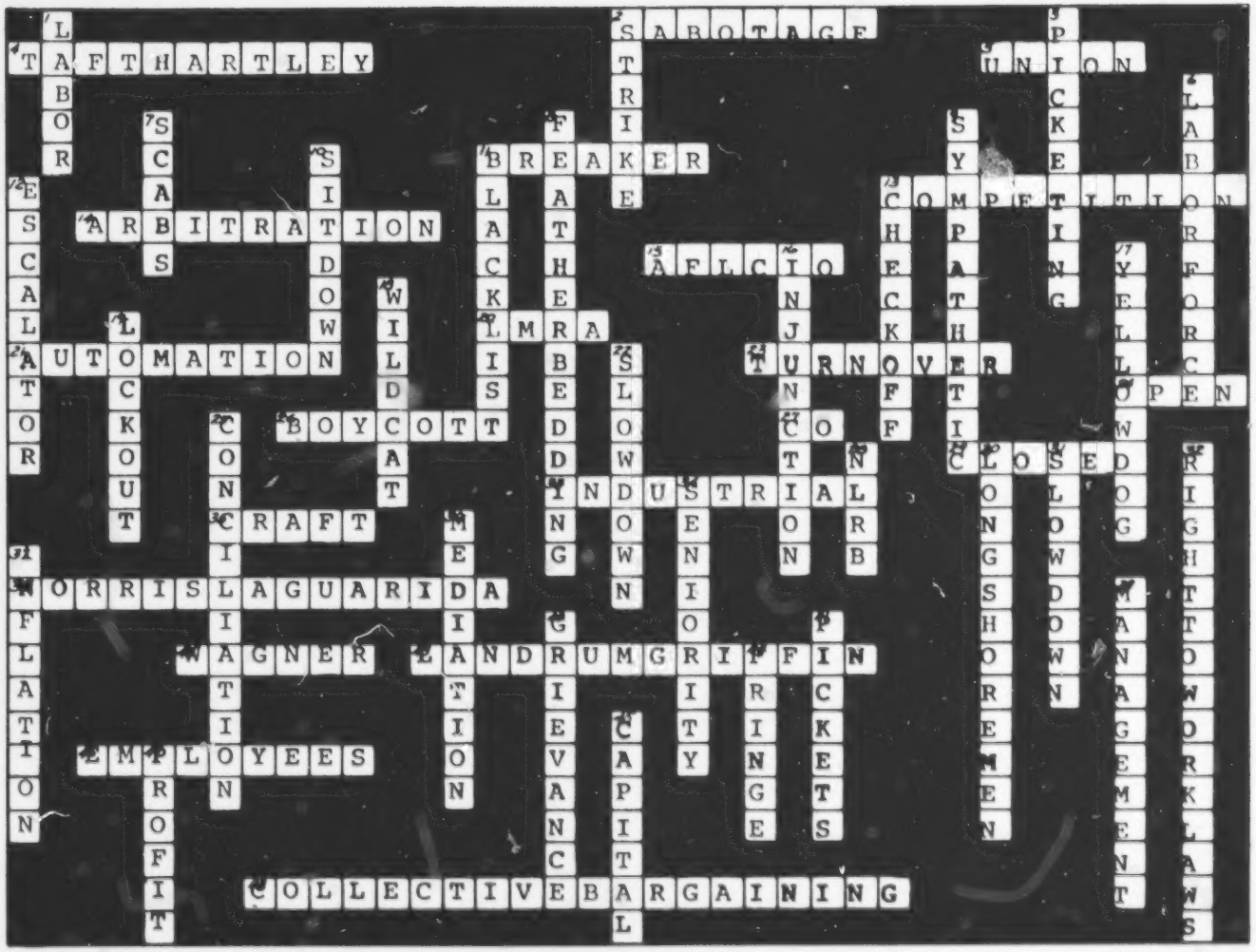
LABOR AND AMERICAN BUSINESS



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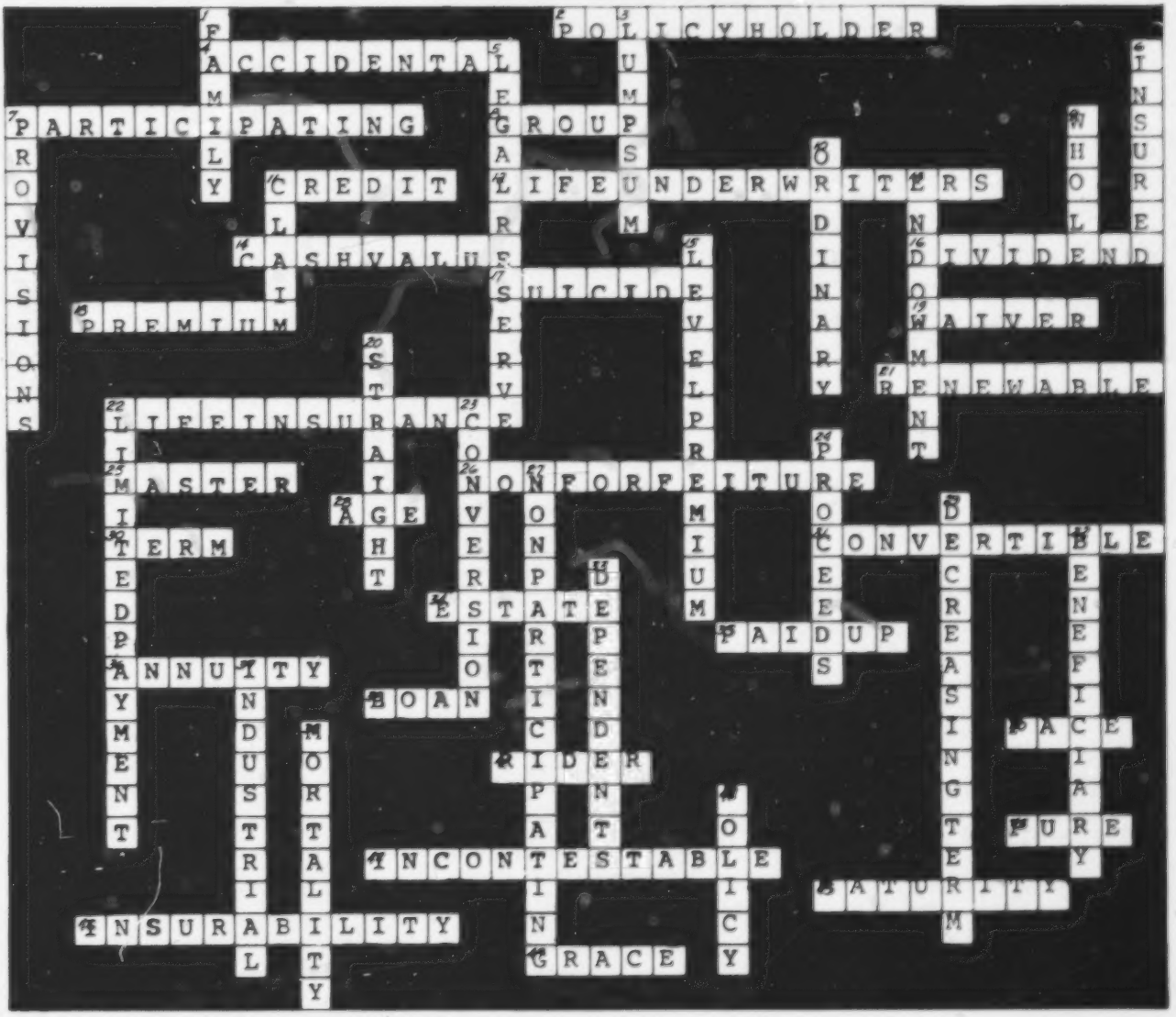
LIFE INSURANCE



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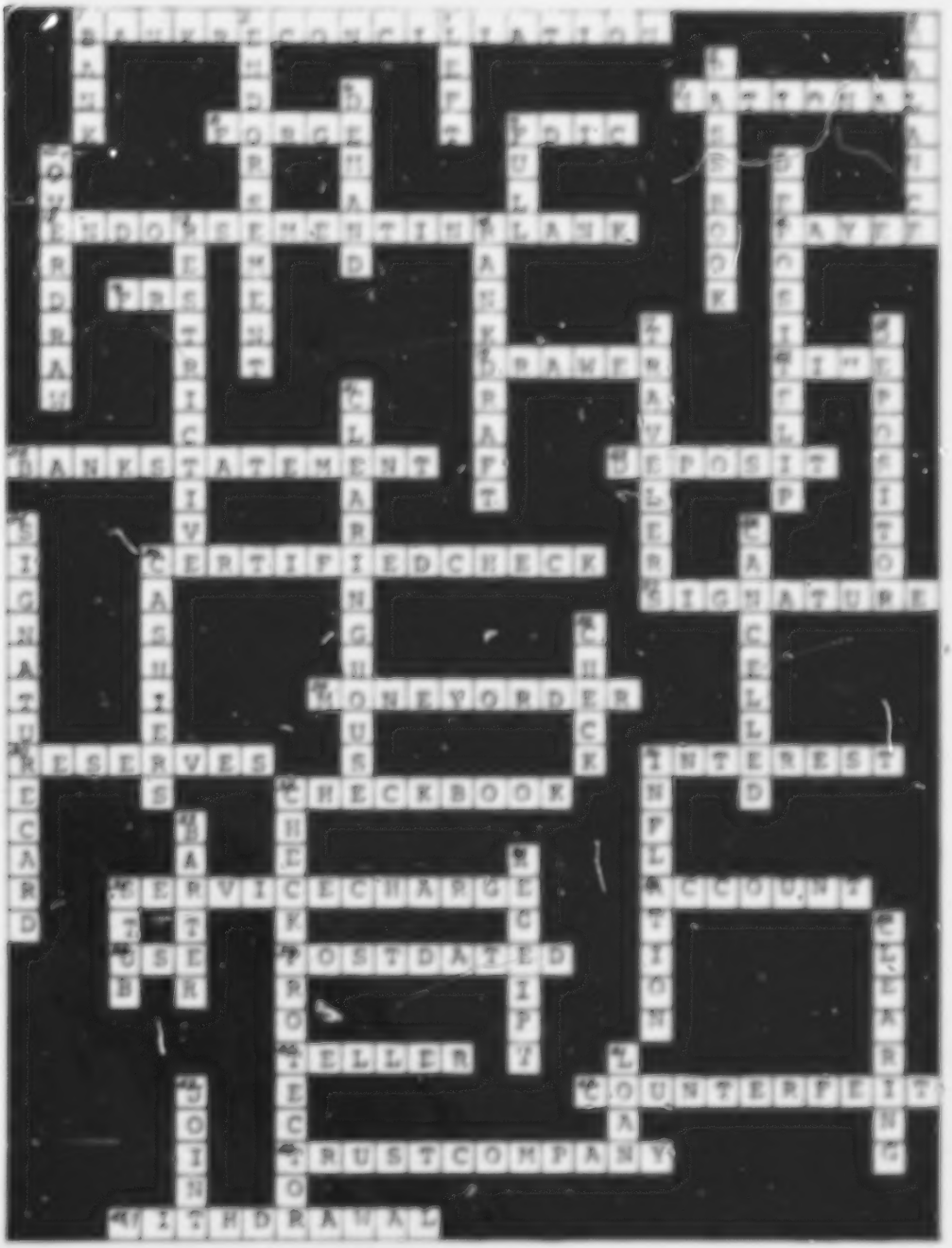
MONEY and BANKING



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[illegible] AND ITS ECONOMIC SYSTEM CROSSWORD PUZZLE

ACROSS

1. The using up of goods and services.
3. Ownership in a corporation is represented by a share of _____.
4. A person who buys and uses goods.
6. A partnership in which both partners share equally the responsibilities and the liabilities.
8. Striking worker stationed by the entrance of the business involved in the labor dispute.
10. If responsibility for business debts only extends to the value of the business property, the owners are said to have _____ liability.
13. The use of machines to complete a series of operations with little or no human aid.
15. A way of dividing production so that each worker only does one job.
16. A business owned by one person. (Abbreviation)
17. A corporation that offers its stock for general sale to anyone who wishes to buy it.
19. Organized union members are responsible for the _____ movement.
20. The final outlet in the distributing system is the _____ market.
22. Changing the form of location of natural things to satisfy human wants.
24. The amount of goods and services that can be bought at a particular price.
27. The process of separating the supply of a commodity into classes according to established standards.
28. The Taft-Hartley _____ tried to balance the interests of labor, management, and the public interest.
30. A minimum price established for farm products.
31. Usefulness.
34. Unions may be classified as local, national, or _____ national.
35. A type of market which sells only in large lots.
36. A union strike that is not authorized by the national union is a wild _____ strike.
38. A court order commanding the performance or refraining of some act.
40. A plant union which is usually part of a larger national union.
42. A plant that will hire only union workers is a _____ shop.
44. Benefits an employee may receive in addition to his wages.
45. Industrial Relations (Abbreviation)

[illegible]

Unit

1. A condition that exists when people do not have work.
2. People top stock by the _____.
3. A market which is larger in scope than the local but smaller than a national market.
4. A business owned by one person. (two words)
5. A union whose members are usually workers in a single occupation.
6. Some call it work.
7. A person who owns shares in a company.
8. A marketing function which involves holding the goods for a period of time.
9. A marketing function which involves getting the consumer to buy a product.
10. Any buildings, equipment, or other physical property other than raw materials used in a business.
11. Natural resources used in the production process are referred to as _____.
12. An item of a commodity.
13. Most people _____ more than what they have.
14. The process of getting goods from the producer to the consumer.
15. Large scale marketing like that of the automobile industry is known as _____ marketing.
16. Stocks are bought and sold on the floor of an exchange by the _____ method of selling.
17. The amount for which an article sells.
18. A temporary stoppage of work by a group of employees.
19. An organized group of employees.
20. A person who buys stock for his own account and sells to customers from his own inventory.
21. _____-Hartley Act tried to balance the interests of labor, management, and the public.
22. Businesses making a profit must pay a _____ which is based on their net income.
23. Labor Relations (Abbreviation)
24. A _____-down strike is one where employees stay working but remain on the premises of the employer.

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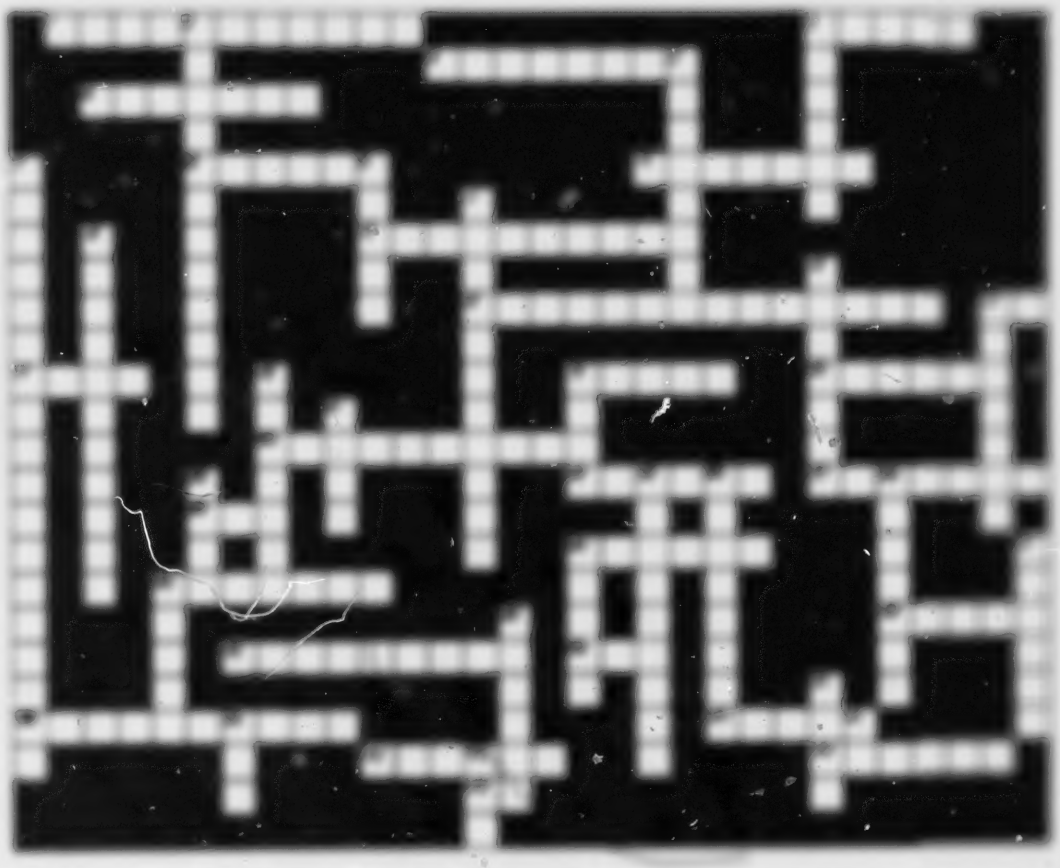
BUSINESS AND OUR ECONOMIC SYSTEM



[illegible]

[illegible]

1. Investigate negligence suit when a child trespasses property of _____ to see his regards of circumstances.
2. Investigate an arrest and prosecution in accordance to Miranda versus Arizona determining the sufficient evidence the peace officer charges and arrest application.
3. A "mortgage" activity involving a sick insect of trade for assets of trades, that control.
4. Any type of homicide prosecution.
5. Make the weapon permit a _____ crime which includes theft, and under-cover acts of the criminal.
6. If one is kidnapped by fraud or by _____ of it is no matter, the person does is guilt to the consent of the kidnapping shall be the act of the act.
7. Trial crimes because not proven to bright or accurate committee to the border thanks to an _____ accident.
8. A person who has committed
9. It could hold an assets.
10. A type of insurance protection which covers the car owner and each automobile to the use of the body of accidents. (See Index)
11. To assign the term of the contracts, the _____ is the assign note.
12. Those are some rights _____ were in the Bill of Rights.
13. The owner of a car may be sued _____ if it is involved in an accident.
14. The people give the substance proprietary.
15. The insurance company collected information to on the _____
16. A list of goods and their purchased items.
17. Insurance has no particular agreement such if property caused by fire, automobile, and _____
18. The price of a _____ shown on the item.
19. The policy that protects you against damage to your home caused by fire and lightning. (See Index)
20. The insurance term approval of the premiums company of a policy of personal property to the people.
21. The decrease in price caused by use and time.
22. Property and character in the term.
23. Property protected by term.
24. Personal coverage in fire insurance policies are open-ended and only cover that _____ fire insurance provides.

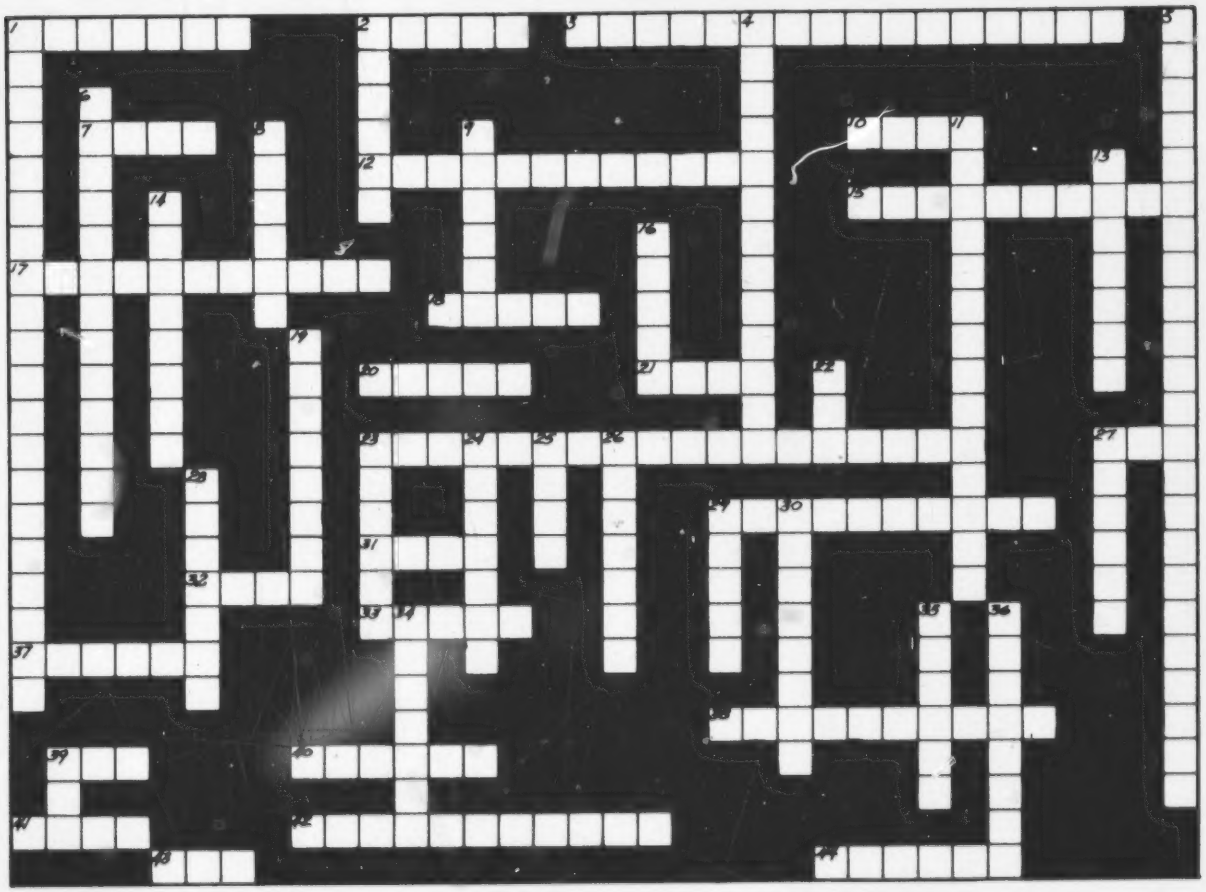
CASUALTY INSURANCE

CONSUMER PROTECTION CROSSWORD PUZZLE

DOWN

1. This is a nonprofit organization established by business firms to help protect the consumer. (three words)
2. Certain practices developed by a business is often called the store's _____.
4. Businesses sometime try to deceive customers by making false claims in public notices. A public notice of this type is called an _____.
5. This federal agency is concerned with the improvement of farm products and the grading of meats. (three words)
6. What either party agrees to do in return for the other party of the contract.
8. Government agencies established to help protect consumers are called _____ agencies.
9. A product sold at a substantial loss to induce customers into a store is known as a loss _____.
11. Recent legislation which helps the consumer in the area of borrowing money and paying interest is called _____ laws. (three words)
13. The American _____ Association helps the consumer by testing medical apparatus and medical products.
14. The seller's promise that an article will operate in a certain way.
16. Booklets published by 1 down.
19. Organizations which are sponsored by lawyers and help the consumer by giving free legal advice are called _____ societies. (two words)
22. This law helps to make the sales laws in all the states the same. (Abbreviation)
23. Buying now and paying later is a simple definition of _____.
24. When a consumer gets an unfair deal by a business, he may refer to the unfair deal as a _____.
25. USDA CHOICE is a grade which would appear on _____.
26. Consumers Union publishes a monthly magazine called Consumer's _____.
27. The Flammable _____ Acts passed in 1953 prohibits the sale of certain highly flammable textiles.
28. The opposite of 8 down.
29. A person who agrees to a contract is called a _____ to the contract.
30. _____ and Exchange Commission regulates the sale of corporate stocks and bonds.
34. Contract which are neither written or oral but rather understood by one's action are _____ contracts.
35. The Council on Dental Therapeutics was established by the American _____ Association.
36. A written agreement between two people.
39. Popular abbreviation of association mentioned in 13 down.

CONSUMER PROTECTION



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CREDIT CROSSWORD PUZZLE

ACROSS

4. Anyone who sells on credit.
6. Debt incurred by industrial or business firms to meet payrolls, buy raw materials, build new plants, etc. is called _____ credit.
8. Loans where payments of principal and interest are made in regular weekly or monthly intervals.
9. An individual who makes direct use of goods and services.
12. Another word for bill or statement.
13. Buying now and promising to pay at some time in the future.
14. A form sent at regular intervals, to customers who have not paid for all purchases, showing a record of transactions this individual made with the business.
17. Personal loans made to a customer.
18. Account buying or the practice of buying on credit and then paying the entire amount at the end of the month.
20. A _____ charge is other than interest which may be added to the amount borrowed.
22. The amount that is promised to be paid (the face value of the note).
24. Anyone who buys on credit.
26. The _____ away is used to buy merchandise that is not needed immediately. The merchant sets the item aside and delivers it when paid.
27. That which is paid for the use of money.
29. Another name for a credit card (_____ plate).
30. Term used to describe the reputation of one who buys on credit and pays his bills when they are due.
32. To take back what was sold on the installment plan if payments are not made as agreed.
33. The amount of interest and other seller's costs added to the price of goods bought on installment credit is the _____ charge.
35. The amount of wealth an individual owns.
36. When two or more persons sign a note they are _____.
38. Name given to credit used by a business firm.
40. Goods that may be used for several years, such as automobile or refrigerator.
42. A legal document signed by the borrower giving the lender a claim against property of the borrower in case the principal or interest or both are not paid.
46. Means the ability to earn money.
49. Interest that is subtracted from the amount borrowed at the time the loan is made.
50. Any business or institution which makes credit services available is a _____ agency.

CREDIT CROSSWORD PUZZLE

DOWN

1. The point in time that a note is issued.
2. Accounts of a few credit customers who do not pay what they owe.
3. Everything an individual, business or other institution owns that has value.
5. A written form of acknowledging the receiving of money. This can be offered as evidence that payment actually was made.
7. A form, sales _____, on which retailers make a record of sales.
10. The balance that remains to be paid and against which interest is usually charged.
11. A written promise to repay money a person borrows at a definite time.
15. A record of returned merchandise, a credit _____, is given to the customer if an item is brought back to the store or if the store owes the customer money because they overcharged him. (plural)
16. The per cent of interest charged for a loan.
19. A credit plan where the customer is allowed, on agreement, the amount of credit upon which he makes purchases.
21. The one to whom a promissory note is payable.
23. Another name for Commercial Credit.
25. The one who promises to make payment.
28. The days or months from the date of a note until it should be paid.
31. The agreement one signs when buying on installments is called a _____ sales contract.
34. Credit used by individuals for personal reasons.
36. Refers to a person's reputation for honesty and dependability.
37. Loans for which security is given.
40. An agency, called a credit _____, through which merchants exchange information about their credit customers.
41. Anything that is pledged as security for a loan.
42. The amount a person receives from a discounted note.
43. The amount paid for the use of money.
46. Debt incurred by a governmental unit in order to finance its activities, such as defense, roads, sewage, education, etc.
47. Credit involves _____ on the part of the borrower.
48. A _____ payment is part of the purchase price that is usually made at the time of purchase when buying on installments.

CREDIT

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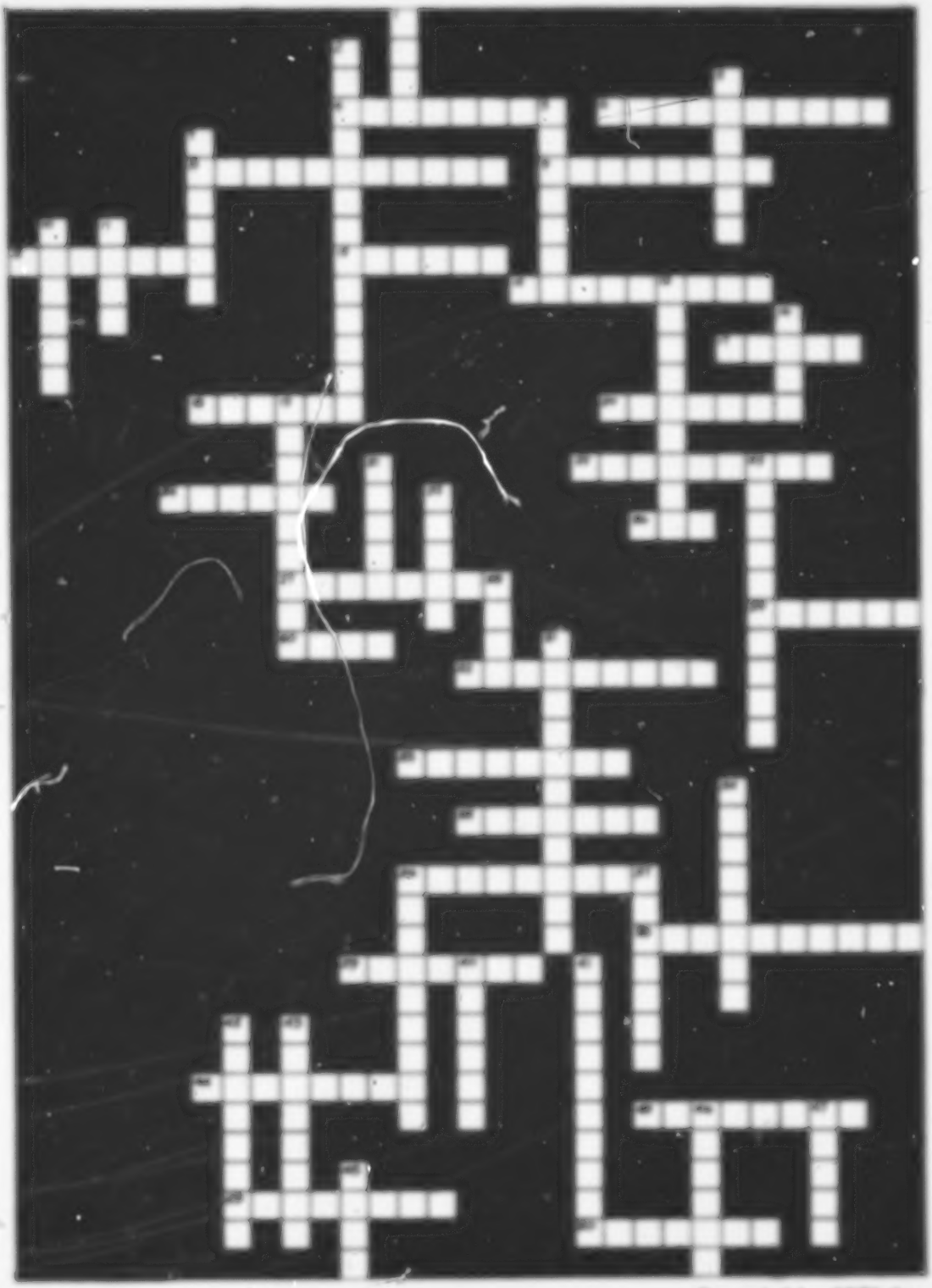

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ECONOMICS CROSSWORD PUZZLE

ACROSS

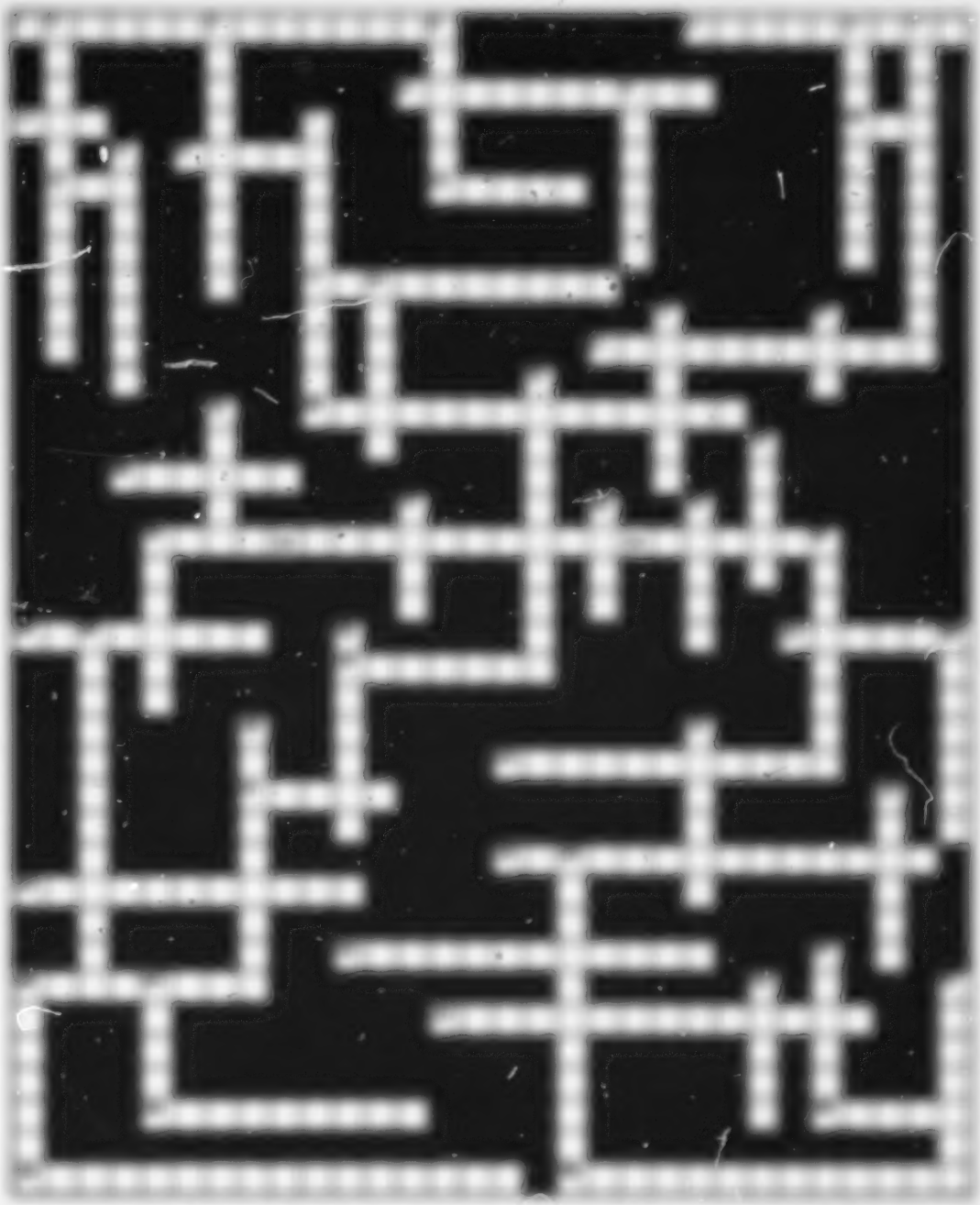
1. The set of laws, government regulations, private institutions, and customs that are used to solve the "what," "how," and "for whom" problems of a society. (two words)
5. Study of how man chooses to use scarce resources to fill his wants and needs.
8. A period when business activity is at an all-time high and there is full employment.
10. Cost-of-living index (abbreviation)
12. Usual abbreviation of US Across.
14. All persons 14 years of age or over who are working or looking for work constitute the _____ force.
15. The governments use the _____ system to divert income from the private to the public sector of the economy.
16. Balance of _____ refers only to exports and imports of goods and services.
17. An economic system in which capital goods are privately owned and privately directed toward the production of goods and services.
21. The act of using up (destroying) utility of a commodity or service.
24. Total earnings of employees, employers, shareholders and owners less taxes paid to governments is called _____. (two words)
26. Nations use this and other restrictive devices to limit imports and to increase the excess of exports over imports.
30. Our economic system is often referred to as the _____.
32. The lack of enough productive resources to entirely fill the wants of its members.
35. The amounts that will be bought at different prices in any given market within a given period of time.
37. The usefulness of a good or a service to human beings; the ability to satisfy human wants.
40. The things we do without when we decide upon some particular allocation of productive resource is called _____ cost.
41. The exchange ratio between goods, or the command that one good has over other goods.
43. Has the responsibility of influencing the banking system in such a way as to contribute to economic stability and to promote economic growth. (two words)
45. A tax system that takes a larger percentage of income from higher-income people than from lower-income people is known as _____ taxation.
46. The foundation for high American wages, and generally for the high American standard of living, is termed "labor _____."
48. Where effective competition is absent, economists apply the term _____ when describing the business.
52. Another term for Division of Labor.
53. Labor, capital goods, and natural resources are examples of economic _____.
54. The Federal Government plays a major role in enforcing competition through the anti _____ laws.
55. One's standard of _____. (three words)
56. The total production of goods and services during a given period is measured by the _____ Product. (two words)

[illegible]

[illegible]

1. The effort of two or more business firms, acting independently of others, to increase the value of savings and may lead to disruptive speculation and misallocation of resources.
2. Where prices rise and fall in response to relative demands and supplies.
3. The utility of the last or least important unit of a commodity is known as _____ utility.
4. The dominant form of business organization in the American economy.
5. Wages, interest, rent and profit are the four major classes of _____.
6. Land, labor, capital and management are factors of _____.
7. Money serves as a medium of _____.
8. The concept that a given unit of some products should always result in the same purchasing power for the farmer.
9. Improved the strength and general position of workers in the American economy.
10. An agency designed to prevent monopoly that will injure consumers and to secure the benefits of competition. [Abbreviation]
11. Illustrated the degree of increase in purchases when price decreases and decrease in purchases when price rises.
12. Reflects existing demand and supply conditions, and is the main regulator of the allocation of scarce resources into production of the most wanted goods and services.
13. Variable and fixed are the two major classifications of _____ costs.
14. The public _____ is primarily the result of deficit spending and borrowing.
15. The buying power of one's income is referred to as _____ power.
16. The rise and fall of business activity that takes place in a business cycle is known as the business _____.
17. All actions taken by the Federal Government to influence economic conditions is known as _____ policy.
18. All actions taken by the Federal Reserve System to influence money and credit conditions is referred to as _____ policy.
19. Distribution of productive resources.
20. Increases in the public debt.
21. What the government creates when it spends more than it collects in taxes.
22. Concerning the the "Law of Demand," quantity varies _____ to the price.
23. Production of a commodity.
24. The process of withholding productive resources from the production of consumer goods.
25. A point in business where further increases in labor, or materials, or capital will bring a proportionately smaller return in sales / _____ returns.
26. The goods are produced is largely determined by the _____ motive.
27. Thomas _____ is noted for his Theory of Population.
28. The amount of money available for spending at a given time and / services for which this money may be exchanged is known as purchasing _____ power.
29. Represents ownership in a corporation.
30. The stock of non-human productive resources, such as machines, is affected and enlarged.

ECONOMICS



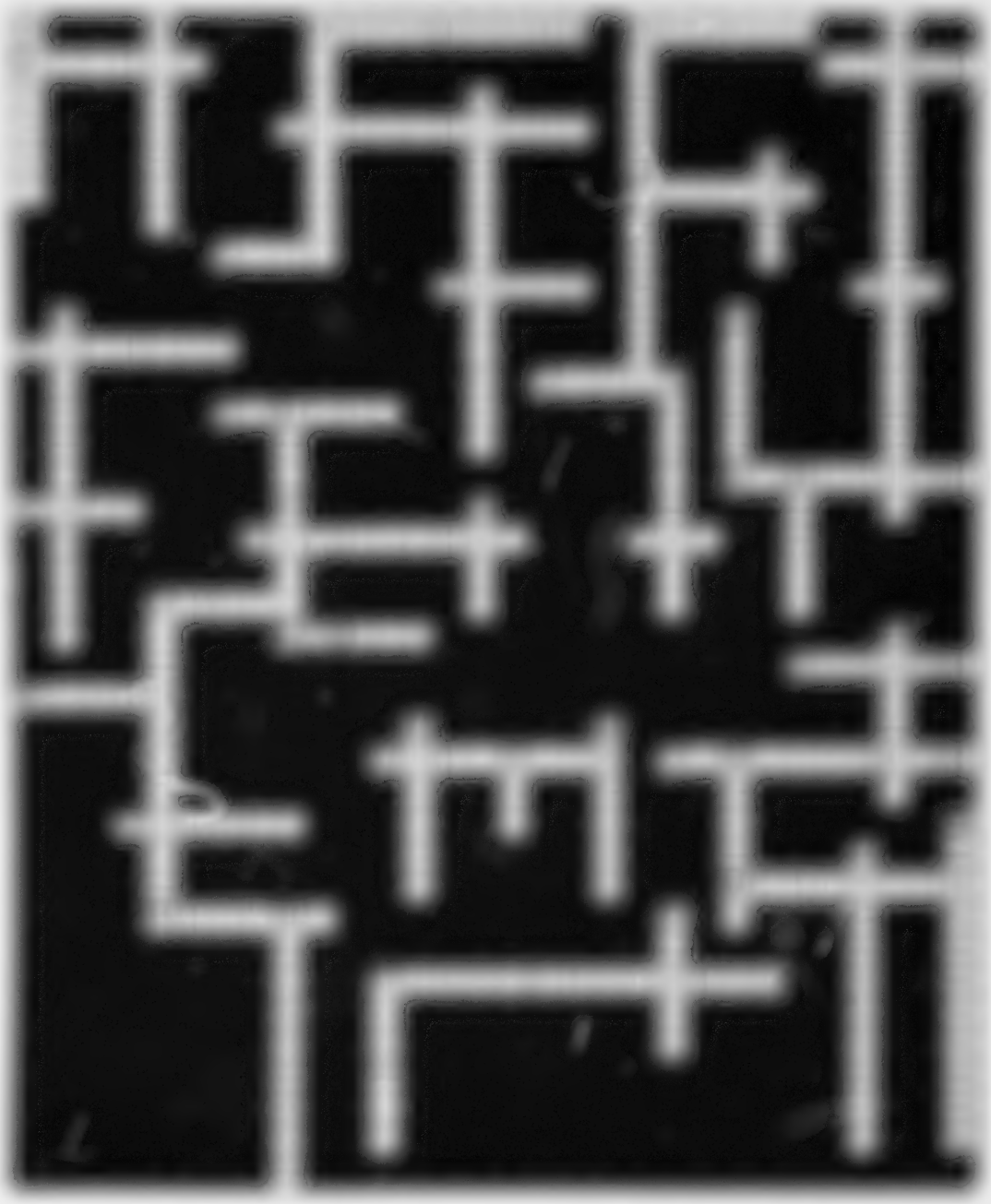
[illegible] Grade Daily Assignment Writing

[illegible]

1. [illegible] are [illegible] to [illegible] a certain portion of wages as [illegible] payments for [illegible] taxes.
2. One of the basic [illegible] of [illegible] and [illegible].
3. Workers [illegible] for [illegible] [illegible] insurance.
4. Those who do not [illegible] by [illegible] Social Security [illegible] can take advantage of the [illegible] [illegible].
5. A [illegible] [illegible] includes a large [illegible] deduction out of proportion to [illegible] income, [illegible] [illegible] [illegible] [illegible] [illegible].
6. The state [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible].
7. [illegible] [illegible] are [illegible] 21 years of age and filing a joint [illegible] for the first time. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible].
8. If you [illegible] to have over [illegible] of [illegible] from [illegible] other than wages subject to withholding, you are [illegible] to [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible].
9. [illegible] and [illegible] [illegible] must be [illegible] by 1 percent of [illegible] [illegible] income. [illegible] [illegible].
10. [illegible] [illegible] refers to all the [illegible] of [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible].
11. The only [illegible] [illegible] which [illegible] [illegible] is for an [illegible] [illegible] [illegible] [illegible].
12. [illegible] [illegible] [illegible] subject to income [illegible], but not [illegible] to wages [illegible] [illegible] [illegible] [illegible] [illegible].
13. [illegible] [illegible] has withheld from your wages, [illegible] has [illegible], [illegible] file has withheld [illegible] on both employment, and [illegible] [illegible] [illegible] [illegible] has not [illegible] of [illegible].
14. The [illegible] portion of [illegible] [illegible] is for [illegible] [illegible] [illegible].
15. In order to [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]

[illegible]

[illegible]



LABOR AND AMERICAN BUSINESS CROSSWORD PUZZLE

ACROSS

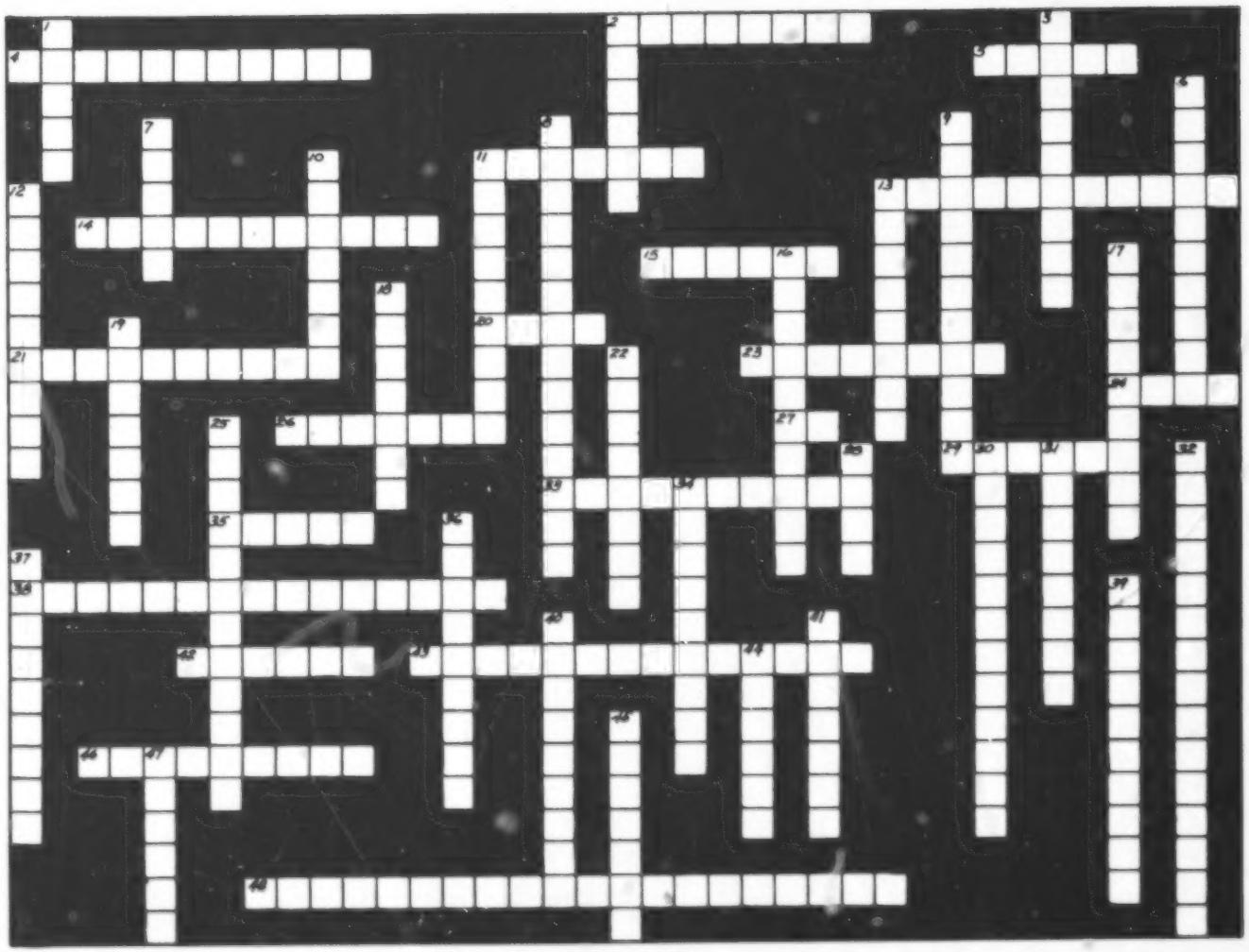
2. The damaging of machinery or goods by workers because of resentment against an employer.
4. Another name for the Labor-Management Relations Act.
5. An organization that represents a group of workers in bargaining with their employers.
11. Those employed to take the place of striking workers are called strike _____.
13. Rivalry between two or more businesses.
14. A person chosen to decide a dispute between employer and employees.
15. Largest union in the U. S. (Abbreviation)
20. Initials for the law which is to limit some of the rights enjoyed by labor organizations.
21. The use of machines to complete a series of operations with little or no human aid.
23. The number of persons hired within a given period to replace those leaving or dropped.
24. Type of shop where a company will hire employees regardless of whether or not they are union members.
26. To combine in refusing to have dealings with a person or business.
27. An association of persons for a purpose of carrying on a business. (Abbreviation)
29. A type of shop where an agreement to employ only persons who are already members of a union.
33. Union where all employees in the same industry in an area, regardless of their particular trade or craft.
35. Unions that admit only workers of the same trade.
38. Act of 1932 of congress which makes yellow-dog contracts unenforceable.
42. Another name for the National Labor Relations Act.
43. Federal Law pertaining to unions and management (Labor Management Reporting and Disclosure Act.) This law is also known as the Kennedy-_____-_____Act.
46. Those who earn their income by working for someone else.
48. The process by which representatives of labor unions work out agreements with employers,

LABOR AND AMERICAN BUSINESS CROSSWORD PUZZLE

DOWN

1. The human effort that goes into production.
2. A deliberate refusal on the part of employees of a business to work.
3. The stationing by a labor organization of striking workers at the entrance to a business involved in a labor dispute to keep others from entering.
6. Everyone 14 years of age or over who is working or looking for work.
7. Workers who refuse to go out on strike, or try to get benefits of a union without joining.
8. The retention of employees who add nothing whatever to the productive process of the organization.
9. A strike that is called in order to help another group of workers even though the strikers do not have any grievance of their own.
10. A strike whereby the workers report for work but refuse to carry out their task.
11. Lists containing the names of employees who were unsatisfactory to the previous employer.
12. Clause calling for the adjustment of wage rates as changes occur in the cost of living.
13. An agreement under which the employer deducts union dues from the employees' pay and turns the money over to the union.
17. A contract that certain companies try to force upon prospective employees. By signing it, the employee agrees never to join a union while in the company employ.
18. A strike that is not approved by the union to which those on the strike belong.
19. The closing of a plant by management because of a dispute with the workers.
22. Worke , give the appearance of working while in agreement to reduce output.
25. A series of conferences between labor and management to attempt to resolve disagreements or difficulties. There are no outsiders present.
28. A governmental agency that administers an act which is designed to insure to workers the right to organize and to bargain collectively with their employers. (Initials)
30. The name of the type of union workers that are employed on the docks of ship yards.
31. Workers give the appearance of working while in agreement to reduce output.
32. State laws that do not allow unions to require union membership of a person in order to secure or to maintain employment.
34. A system of layoffs, rehirings, and promotions according to length of service with the company.
36. A conference that is held between labor and management with an outsider acting as chairman. The chairman tries to help the two parties come to terms.
37. A general increase in prices.
39. Skillful control or direction; also those responsible for control.
40. A complaint that one side or the other is not living up to the terms of a labor agreement.
41. Union members who walk back and forth before the entrance to their plant carrying placards that state that the employees are on strike.
44. Benefits granted employees in addition to wages, such as pensions, vacations, and insurance.
45. All equipment and man-made facilities used by businesses to produce goods and services.
47. The difference between what a business earns and what it costs that business to operate.

LABOR AND AMERICAN BUSINESS



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LIFE INSURANCE CROSSWORD PUZZLE

ACROSS

2. A person who has insurance.
4. A double indemnity policy pays double the face value of a policy if death is _____.
7. Insurance on which the policyholder is entitled to receive policy dividends reflecting the difference between the premium charged and actual experience.
8. Type of insurance plan often provided by a wage earner's company.
11. Short-term insurance on the life of a person buying on installment.
12. Life insurance agents are also known as _____. (two words)
14. A permanent life insurance policy has a feature which the policyholder may borrow against. (two words)
16. Mutual life insurance companies refund part of the premium, reflecting the difference between expected and actual mortality, interest earnings, and operation expenses. This refund is referred to as _____.
17. If one commits _____ within two years of the time the policy is taken out, the beneficiary will not collect the face value of it.
18. Amount paid for insurance.
19. A provision that under certain conditions an insurance policy will be kept in full force by the company without the payment of premiums is called a _____ of premium.
21. A term policy that the policyholder can continue for one or more terms without taking a physical examination.
22. An insurance that gives financial protection in case of death. (two words)
25. A policy between an insurance company and an employer from which the employees engage in group insurance.
26. The choice of values, either in cash or in the form of insurance, available to the policyholder if he elects to discontinue paying premiums.
28. A major factor in determining the premium one has to pay for a life insurance policy is his _____.
30. Type of life insurance policy that protects for a given period of years.
31. An insurance policy that may be changed into another type.
34. One of the fastest ways of creating an _____ for a family is to buy life insurance.
35. All life insurance companies provide a choice of nonforfeiture values to a policyholder who stops paying premiums on any policy except term insurance. These choices are cash value, extended term insurance, and _____ insurance.
36. A contract that provides a regular income for life, or for a specified number of years, or for life but with payments for a certain period to a beneficiary if the annuitant does not live to receive them.
38. All permanent life insurance have policies _____values. This means that insurance protection need not be given up to get the use of cash in an emergency.
40. The amount stated on the policy that will be paid in case of death or, in an endowment policy, at maturity.
41. A family income _____ may be added to a straight life policy.
43. Term insurance is often called _____ life insurance.
44. A clause which states that after a certain period of time an insurance company must continue a person's policy as long as premiums are paid.
45. The date on which an endowment policy provides payment is the _____ date.
46. Acceptability to the company of an applicant for insurance.
47. A period following the date an insurance premium is due during which the premiums may be paid.

LIFE INSURANCE CROSSWORD PUZZLE

DOWN

1. A life insurance plan which provides insurance on the lives of all members of a household.
3. The settlement option in which the entire proceeds of a life insurance policy are paid to the beneficiary at once. (two words)
5. State insurance laws specify the minimum amounts the insurance company must contain on its policies, the minimum amounts are called _____. (two words)
6. A person who has insurance.
7. Promises made in an insurance policy.
9. Another term given to straight life insurance, _____ life.
10. A term that is used to mean a straight life policy.
11. A formal notice to an insurance company requesting payment of an amount due under the terms of a policy.
13. Type of life insurance that amounts to an insured savings plan.
15. Insurance for which the cost is distributed evenly over the period during which premiums are paid; that is, the premium remains the same from year to year. (two words)
20. The least expensive type of permanent protection is life insurance, is _____ life.
22. The type of insurance in which premiums are paid for a set number of years, but protection lasts for life. (two words)
23. A provision often included in term policies is the right of _____ which enables the policyholder at any time within a period specified in the policy, to elect to surrender the term policy and receive in exchange a new policy on a permanent plan.
24. The amount paid to the beneficiary of a life insurance policy.
27. Insurance on which the premium is calculated to cover as closely as possible the anticipated cost of the insurance protection and on which no dividends are paid.
29. An insurance that provides a smaller amount of protection each year it is in force. (two words)
32. The person named in a policy to receive the insurance proceeds at the death of the insured.
33. If the head of a household should become disabled or die, his _____ would be left without their chief source of income.
37. Insurance sold in small amounts and for which premiums are often collected weekly or monthly.
39. A statistical table showing the death rate at each age, usually expressed as so many per thousand.
42. A contract between one who buys insurance and the insurance company.

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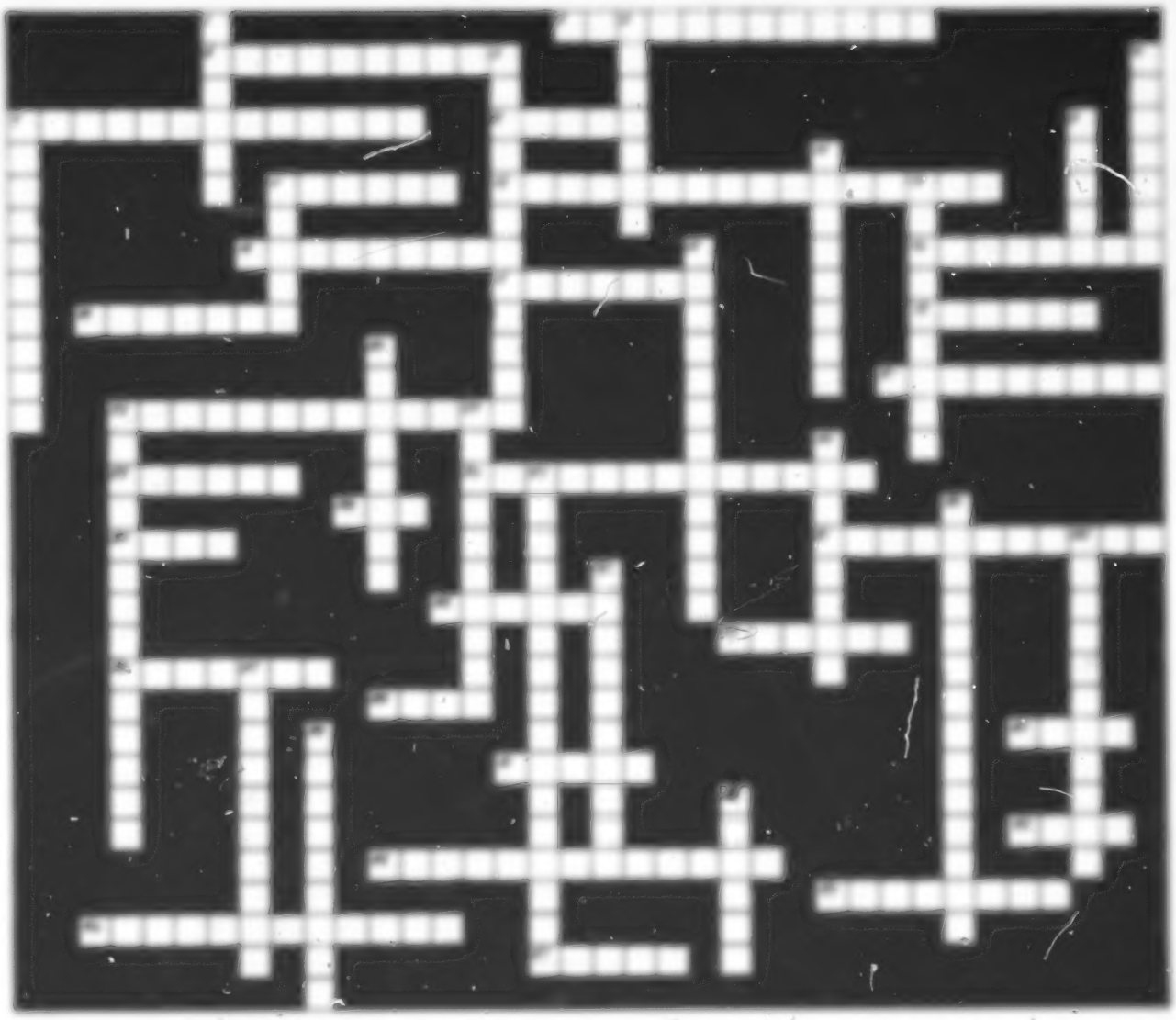
LIFE INSURANCE



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WORDS AND BANKING CROSSWORD PUZZLE

ACROSS

1. The procedure of bringing the balance of the bank statement into agreement with the check register or check stubs. (two words)
7. A type of bank that is regulated by the federal government.
8. The (illegal) signing of another's name to a check.
9. An organization which guarantees deposits for each account up to a certain amount. (abbreviation)
12. An endorsement that consists of only the name of the endorser is an _____. (three words)
17. A person to whom a check or note is made payable.
18. A nationwide banking plan set up by the federal government to assist banks in serving the public more efficiently. (abbreviation)
19. One who issues and signs a check.
21. Deposits made in savings accounts are _____ deposits.
22. A report prepared by the bank and sent to each checking account depositor showing the condition of his account. (two words)
23. Money that is placed in a bank account by a customer.
26. A personal check that is guaranteed by the bank. (two words)
27. A person's handwritten name used for business or legal purposes.
28. A form issued by a post office directing that money be paid to a customer or a person, or to his order. (two words)
30. The portion of a bank's deposits that cannot be loaned.
31. Amount paid for loaning money.
32. A bound book of checks containing two parts (the stub and the check).
33. A charge by the bank for the use of a checking account. (two words)
35. A bank's record of a customer's deposits and withdrawals in his _____.
36. Interest is paid for the _____ of money.
39. A check that bears a future date.
41. An employee, bank clerk, of a bank who receives and pays out money is commonly called a _____.
42. Money that is not genuine.
44. An organization that manages money and property of others. (two words)
47. When one takes money out of the bank it is called a _____.

[illegible]

[illegible]

1. A financial institution which accepts deposits and makes loans for its customers.
2. Before you can purchase a stock, he must write his name on the back of the stock. His signature on the back of the stock is called an [illegible]
3. You exchange a stock on the stock [illegible] for [illegible].
4. The amount on deposit in a bank account is a [illegible] loan.
5. A bank owns its checking savings deposits but pledges all the depositor's security.
6. Because money you deposit in a checking account may be withdrawn at any time, checking accounts are called [illegible] deposits.
7. In order to make sure no one can withdraw [illegible] as cash to cash the check, you could ask in accordance to [illegible].
8. To write a check for more than you have in [illegible].
9. You file suit a private firm that [illegible] your property.
10. A [illegible] agreement clearly the use of a check by a specific [illegible] of the deposit [illegible].
11. A check that a bank officer draws on the bank's deposits is another term. (two words)
12. To avoid carrying large amounts of money and to avoid difficulty in [illegible] personal checks, consumers [illegible] checks.
13. When you give his money to the bank he is a [illegible].
14. A state plans [illegible] [illegible] checks drawn on [illegible] banks. (two words)
15. The bank's account of the day's [illegible] flows into banks. (two words)
16. A check that has been paid by the bank.
17. A check that a bank draws on its own funds to collect a [illegible] check.
18. An order written by a depositor directing a bank to pay [illegible] to you.
19. A reminder to the purchasing power of the dollar.
20. The action which changes the amount of a check on the proper line. (two words)
21. Performing goods for goods.
22. A copyright check product to have because it carries as a [illegible].
23. A part of the checkbook that provides space to record [illegible] and gives the advice concerning the check.
24. The process of collecting payment for checks in dollars.
25. Money spent on [illegible] is a term.
26. A bank account opened in the name of two or more people.

[illegible]